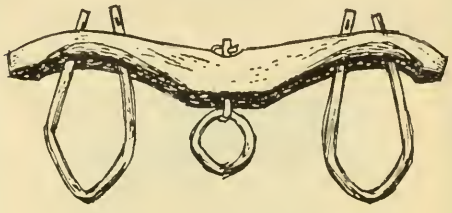
LINCOLN ROOM
UNIVERSITY OF ILLINOIS
LIBRARY



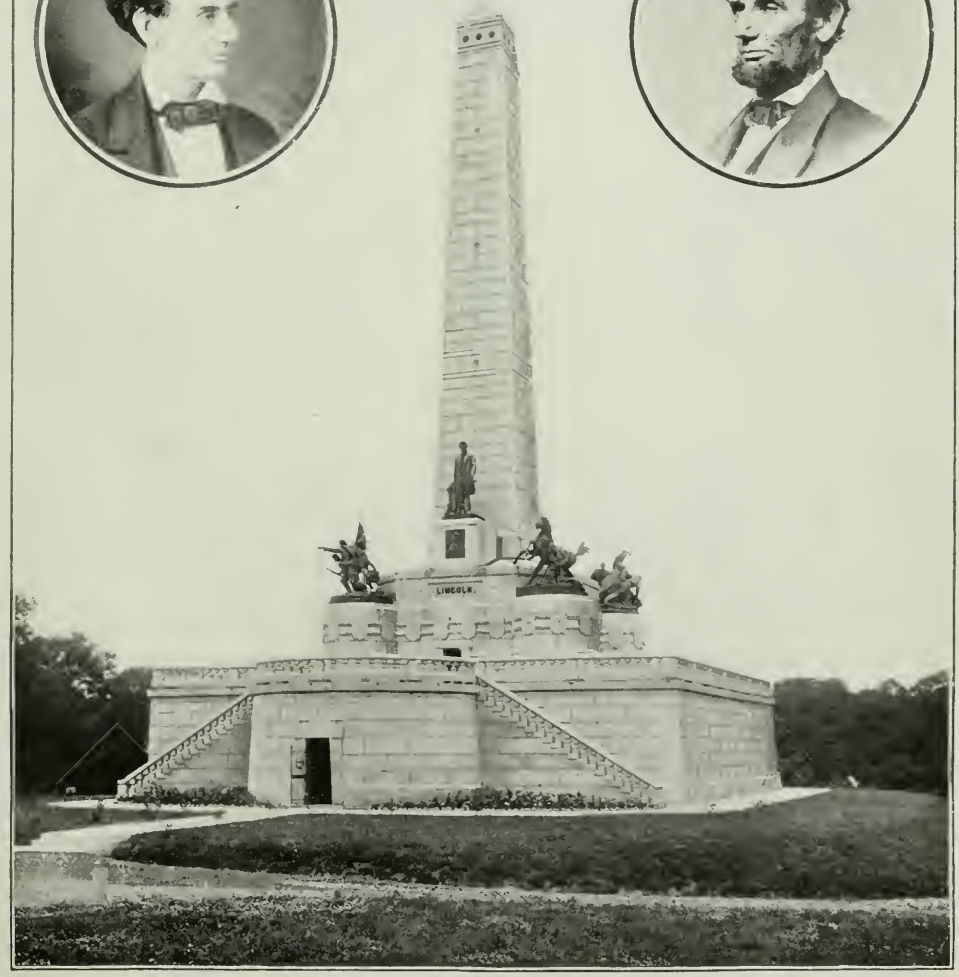
MEMORIAL

the Class of 1901

founded by
HARLAN HOYT HORNER
and
HENRIETTA CALHOUN HORNER

SPRINGFIELD, ILL.

NEW YORK NEWS LETTER



MARCH-APRIL, 1903.

ANNALS OF ILLINOIS.

1673.—Louis Joliet and Jacques Marquette descend the Mississippi to the mouth of the Arkansas, and on their return descend the Illinois and reach Lake Michigan via Desplaines and Chicago rivers.

1675.—Marquette descends the Illinois river nearly to Utica on a mission to the Indian tribes.

1680.—La Salle, Tonti and Hennepin, with a party of 33, descend the Kankakee and Illinois rivers, pass through Peoria Lake Jan. 3, and erect Fort Crevecoeur on the east shore of the outlet.

1682.—La Salle and Tonti descend the Illinois to the Mississippi, and the latter to its mouth. Returning, they build Fort St. Louis on Starved Rock, near the site of Utica.

1690.—The Illinois mission occupies site of Kaskaskia.

1719.—Philip Renault, with 200 mechanics and laborers and 500 negro slaves, founds St. Philips, a few miles above Kaskaskia.

1821.—Jesuits establish a monastery and college at Kaskaskia.

1756.—Fort Massac (or Massacre) is established and garrisoned by the French, about 40 miles from the mouth of the Ohio.

1765.—The French possessions in North America having passed to England by the treaty of 1763, the British occupy Fort Chartres, October 10.

1768.—Colonel Wilkins assumes, by proclamation from Fort Chartres, the government of the Illinois country, and appoints seven magistrates.

1772.—A freshet destroying a part of Fort Chartres, the seat of government is fixed at Fort Gage, opposite Kaskaskia.

1778.—Colonel George Rogers Clark, acting under authority of Patrick Henry, Governor of Virginia, reaches Kaskaskia with a military expedition in July. In October the territory is made a county by the Legislature of Virginia.

1777.—Temporary government proclaimed from Kaskaskia by Col. John Todd.

1784.—Illinois country ceded to the United States by Virginia.

1787.—The Northwestern Territory, including Illinois, organized by Congress.

1800.—Illinois set off from Northwest Territory.

1803.—By treaties made at Vincennes the Indians cede large tracts of land in Southern Illinois. Fort Learborn built at Chicago on the site of Michigan Avenue and River Street.

1804.—First permanent settler at Chicago. Territory between the Illinois and Wisconsin rivers ceded by the Indians.

1809.—Illinois made a Territory with seat of government at Kaskaskia. Ninian Edwards appointed Governor by President Madison.

1810.—Mail route established from Vincennes to St. Louis, via Kaskaskia and Cahokia.

1812.—Fort Dearborn evacuated by order of General Hull; fort burned and garrison massacred by Indians.

1816.—Bank of Illinois incorporated.

1818.—Enabling Act for State of Illinois approved April 18.

1818.—Convention meets at Kaskaskia, and frames a constitution (August); Illinois admitted to the Union in December.

1819.—John Kelly and family, from North Carolina, first white settlers at Springfield.

1820.—Seat of government removed to Vandalia.

1830.—Father of Abraham Lincoln removes from Indiana and settles in Macon County.

1832.—Black Hawk invades Illinois with 150 warriors and attacks unsuccessfully, at Apple River Fort (June 6) and Kellogg's Grove (June 26). A. Lincoln a captain.

1834.—Abraham Lincoln elected to Legislature (re-elected in 1836, 1838 and 1840).

1837.—Chicago gets city charter. Springfield made seat of State government; corner-stone of State capitol laid.

1846.—Mormon exodus—2,000 cross the Mississippi on the ice. Abraham Lincoln elected to Congress.

1839.—Legislature first meets in Springfield — Assembly in First Presbyterian Church, Senate in First Methodist, and Superior Court in Episcopal.

1840.—Mormons locate in Hancock County and found Nauvoo.

1853.—Illinois Wesleyan University chartered and opened at Bloomington.

1854.—N. W. Edwards appointed State Superintendent of common schools.

1855.—System of free schools authorized.

1855.—Northwestern University opened at Evanston.

1857.—Illinois State University opened at Normal.

(Continued on page 3 of cover.)

973.7463
C4M679

NEW YORK NEWS LETTER

VOL 36. NEW YORK, MARCH-APRIL, 1903. NO. 2.

COPYRIGHT, 1903, BY THE NEW-YORK LIFE INSURANCE COMPANY.

SPRINGFIELD AS IT IS.

SPRINGFIELD, the capital of Illinois, is a city about four miles in length and three miles in width. Shade trees and lawns give the residential part of the city a park-like appearance. The public buildings are a credit to the city, the State House being unusually handsome and of the modern style of architecture, the total cost being over $4,000,000. Among the other buildings may be mentioned the United States Court House, the Post-Office, the Executive Mansion, the State Arsenal, the City Hall and the Public Library building.

Monuments, Churches, Schools, &c.

Chief among the historical attractions are the Lincoln National Monument, and the old Lincoln residence which is owned by the State. Churches and schools are numerous, modern in style and appointments. There are twenty-one graded schools and a Central High School, completed a few years ago at a cost of over $100,000. In addition to these there are several private institutes, convents and parochial schools. There are four hospitals and several other charitable institutions. Its Free Public Library is one of the best of its size in the country, having about 50,000 volumes. There are also the Illinois State Historical Library of 4,000 volumes, the Supreme Court Library of 20,000 volumes, and the Illinois State Library of 60,000 volumes.

Banks and Manufactures.

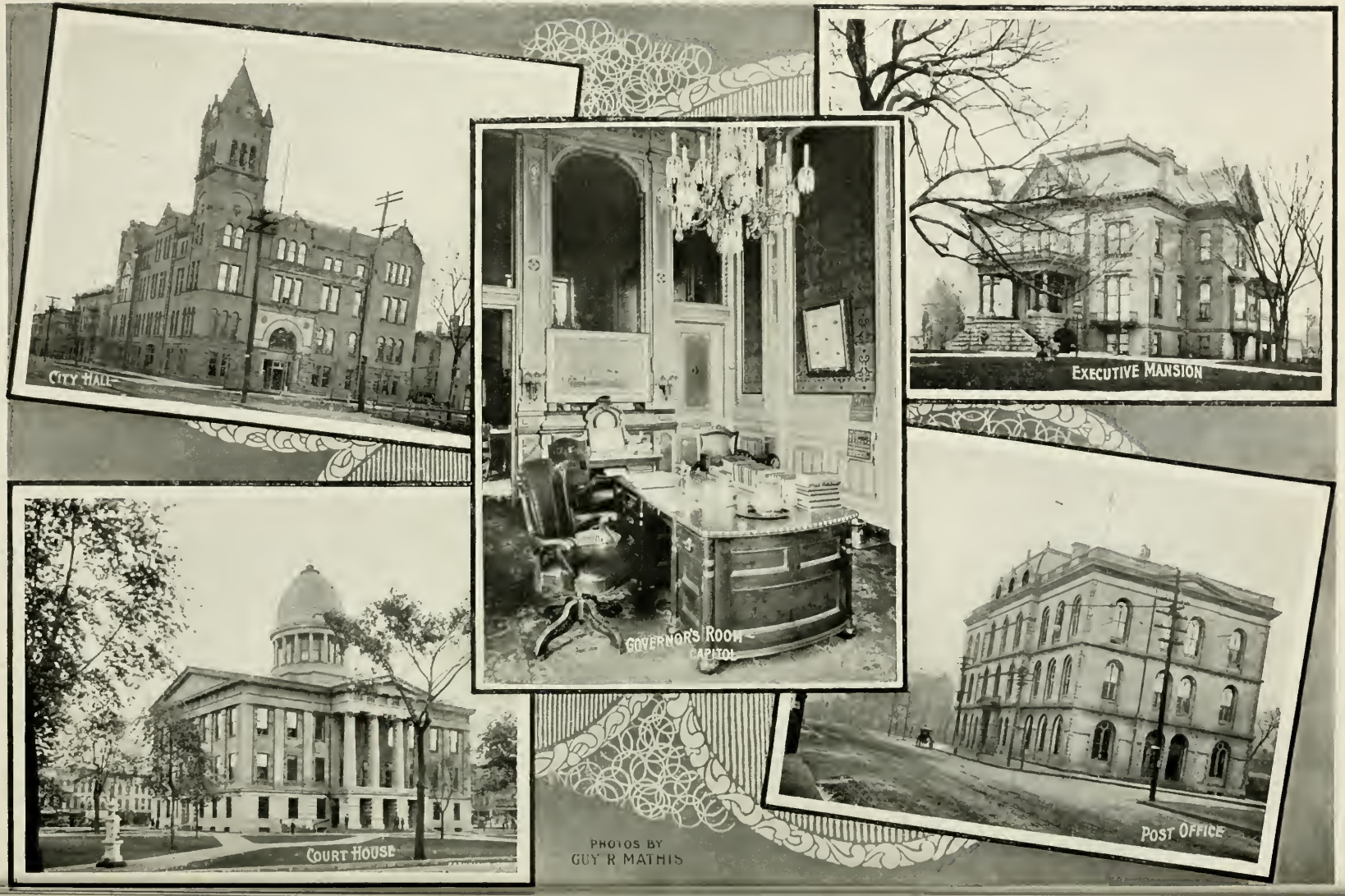
The city has five national banks, one state bank, and one trust company, with a combined capital of nearly $2,000,000. There are several hundred manufacturing establishments in the city, which give employment to several thousand people. The principal industries are the building trades, printing and publishing, foundry and machine shops, textiles, a watch factory, etc. The city is well lighted by electricity, has excellent water-works and a good system of sewerage. The population in 1900 was 34,159. It was settled in 1819, and incorporated as a city in 1840.

The permanent camp of the National Guard and the grounds of the State Fair are located here.

THE LINCOLN MONUMENT.

THE Lincoln monument was erected by the Lincoln Monument Association in 1869-74. The granite work cost $136,550, and the bronze work $70,000. It was dedicated October 15, 1874. The dimensions are: base, 72½ feet square; including the extension of catacomb and Memorial Hall, 119½ feet; height of terrace, 15 feet 10 inches; pedestals for statuary groups, 28 feet 4 inches; pedestal for Lincoln's statue, 35½ feet; height of obelisk above the ground, 98 feet 4½ inches. The four bronze groups represent infantry, cavalry, artillery and the navy.

Six crypts have been built in the catacomb for the burial of members of the Lincoln family, and five persons have been buried therein—Mr. and Mrs. Lincoln, their two sons, Willie and "Tad," and a grandson, Abraham Lincoln. Within Memorial Hall are deposited articles used by Mr. Lincoln


CITY HALL
GOVERNOR'S ROOM
CAPITOL
EXECUTIVE MANSION
COURT HOUSE
POST OFFICE
PHOTOS BY
GUY R MATHIS

ILLINOIS STATE CAPITOL. Photo. by Guy R. Mathis.

or associated with his memory. A few years ago the settling of a part of the foundation rendered a rebuilding of the monument necessary, and this was done by authority of the Legislature, $100,000 being appropriated for that purpose.

PROMPTEST AND FULLEST REPORTS.

THE NEW-YORK LIFE INSURANCE COMPANY publishes an advertisement in which it says it is trying to do five things, one of which is, "*To issue the promptest and fullest reports.*"

1. This year the Company's annual report (for 1902) was filed at Albany on January 3, and on the same day the Company gave to the newspapers printed copies of the complete report, just as furnished to the Insurance Department, except the policy registers for computing the reserve. A few days later the Detailed Statement in pamphlet form was ready for distribution to all who would ask for it.

This pamphlet contains the balance sheet of the Company; the income and disbursements; the insurance account; changes in important items in eleven years, 1892-1903; schedule of bonds owned (the Company owns no stocks) amounting to over 225 million dollars, with rate of interest and valuation; schedules of real estate owned and upon which mortgages are held by the Company, giving location and valuation; statement of business done in New York State; statement of reasons why one should insure in the Company; statement of the countries in which the Company does business; extracts from addresses of the President of the Company concerning the policy of the present management, and from the Annual Message of the President of the United States on the value of Publicity.

If any other company gives so prompt and full reports they have thus far escaped notice.

Ask for the Detailed Statement of the NEW-YORK LIFE.

TALKING IN THEIR SLEEP.

"You think I'm dead,"
The apple tree said,
"Because I have never a leaf to show;
Because I stoop,
And my branches droop,
And the dull, gray mosses over me grow!
But I'm alive in the trunk and shoot;
The buds of next May
I fold away—
But I pity the withered grass at my root."

"You think I'm dead,"
The quick grass said,
"Because I have parted with stem and blade!
But under the ground
I am safe and sound,
With the snow's thick blanket over me laid;
I'm all alive and ready to shoot
Should the spring of the year
Come dancing here—
But I pity the flowers without branch or root."

"You think I'm dead,"
A soft voice said,
"Because not a branch or root I own!
I never have died,
But close I hide
In a plumy seed that the wind has shown;
Patiently I wait through the long winter hours;
You will see me again—
I shall laugh at you then,
Out of the eyes of a hundred flowers."

—*Edith Thomas, in St. Nicholas.*

Reaching the People.

THE New-York Life Insurance Company publishes an advertisement in which it says it is trying to do five things, one of which is "*To have the best, and the best organized agency force.*" It is through its agents that the Company reaches the public, secures its business and pays its claims. Agents are its arms, its hands, and often its voice. Here are some of the methods by which it endeavors to secure the best medium for reaching the people.

1. It has established Branch Offices in every large city of the country, and in many cities more than one. These offices are under the direct and absolute control of the Company. They are managed by trained men. They are the Company brought to your doors. Here policy-holders may pay their premiums, make application for loans or for any information concerning their insurance, and here claims of all kinds are paid. That is the policy-holders' side of it.

This is the agents' side of it. An agent gets a contract direct with the Company, but reports to the Branch Office in the territory where he works. Here he is brought into personal contact with experienced life insurance men who are ready to give him advice, direction and assistance. His work is examined for errors before it is sent on to the Company. He is relieved of the burden of correspondence with the Company, and can devote all his time and energy to the work of soliciting.

The Company seeks the best men it can get for agents. It prefers men of reputation in the district in which they work. It delights in men who can work in the same place year after year; men whom their neighbors trust; men who look upon their work as a profession which they are bound to honor. It is attracting to its ranks more and more college men every year.

The Company's agents are forbidden, under pain of dismissal, to allow any rebate of premium to an applicant, because (1) it is contrary to law in many States; (2) it introduces inequality among members of a purely mutual Company; (3) it robs the agent of his proper compensation and makes additional compensation necessary, thus increasing the expenses of the Company; (4) it brings to the Company a class of policy-holders who do not keep up their insurance and whose patronage is a detriment to the Company.

The compensation of agents is so arranged as to reward men who work regularly, and whose business remains on the Company's books during a fixed period. The man who works effectively, faithfully and continuously receives an increasing income from the same amount of business, with the ultimate prospect of a fixed income for life.

The Company has no room for laggards or idlers, none for those who rebate or misrepresent, none for any except those who are active, honest, enthusiastic and loyal. Isn't that the kind of men you like to have represent you in your business? Isn't that the kind of men who build up and maintain every successful business enterprise?

Financial Notes.

THE United States Treasury now holds over six hundred million dollars in gold—the largest accumulation of gold ever held by any government. The total gold in the country on December 1, 1902, was estimated by the Director of the Mint to be $1,241,480,498, a gain of about $67,000,000 during the year. The world's output of gold for the year is estimated at $290,000,000, an increase of about $27,000,000 over 1901. The Director estimates that the output of 1903 will exceed $307,000,000, the record of 1899, which is the banner year thus far. The new paid-for business of the New-York Life Insurance Company in 1902, including old policies revived, was $305,695,229, which is high-water mark in life insurance history.

The Director of the Mint estimates the amount of gold in use as money among all nations to be $5,174,400,000, an increase of about one thousand millions—or twenty-five per cent.—during the last six years. The world's stock of silver money is estimated at $3,847,500,000. The amount of Life Insurance in force in American Life companies is about eight thousand millions—more than all the gold in the world, and nearly as much as all the gold and silver. During the last six years the amount insured in American companies has increased about three thousand millions, or sixty per cent. The New-York Life holds nearly one-fifth of the whole amount, and its increase in the last six years has been over seven hundred millions, or about eighty-eight per cent.

According to the estimate of Mr. O. P. Austin, Chief of the Treasury Bureau of Statistics, the total exports of merchandise from the United States in 1902 were $1,340,000,000. These figures are the largest in the history of the country except for the years 1900 and 1901, when they were 1,478 and 1,465 millions, respectively. The falling off last year was chiefly in corn, wheat, oats and provisions. The great shortage in the corn crop of 1900 reduced exports not only of corn but also of commodities allied to it. The largest figures which the country's exports ever attained are not equal to the amount of insurance in force in the New-York Life on January 1, 1903, namely, $1,553,628,026. In other words, the Company's risks in force are greater than a year's surplus production of the whole country.

Exports of cotton from the United States during the fiscal year 1902 were $292,000,000. Nearly one-half of the cotton exported goes to British markets, Germany taking the next largest part, with France third in the list of consumers. Cotton is still king in the sense that it brings more money into the country than any other one commodity. Next to cotton comes wheat, with an export value of $113,000,000 in 1902. Here again Great Britain is our largest customer, taking nearly half of our surplus. Next to wheat comes corn when the crop is large, as witness $83,000,000 worth in 1901, with wheat flour a good third, the figures for 1902 being $65,700,000. Exports of wheat and flour are of more value than those of cotton. To say that the United States feeds and clothes the world would be to overstate the matter; nevertheless we do a large business in that line. To say that the New-York Life insures the world would be also an exaggeration; but it does do business in every civilized country, and its new business in 1902 was more than the value of cotton exported.

During the year ending October 31, 1902, there were chartered in the United States 470 National Banks, with $31,130,000 capital. This was an average of about one and one-half banks for every day, Sundays and holidays excepted. During the 305 working days of 1902, the New-York Life Insurance Company's new paid-for business, including old policies revived and additions by dividends, was $305,695,229, an average of over a million a day. It added to its assets for the payment of claims and dividends as they mature, the sum of $32,097,514, or nearly a million dollars more than the capital of the 470 banks referred to.

HAY SCHOOL.

TEACHERS' TRAINING SCHOOL.

LINCOLN SCHOOL.

MCCLERNAND SCHOOL.

HIGH SCHOOL.

BETTIE STUART INSTITUTE.

PAROCHIAL SCHOOL ST. PETER AND ST. PAUL.

ST. AGATHA'S SCHOOL.*

*Old Edwards Homestead, in which Lincoln was married.

LINCOLN HOMESTEAD. Photo. by Guy R. Mathis.

MR. LINCOLN IN SPRINGFIELD.

MR. LINCOLN removed from New Salem to Springfield in April, 1837. He had previously been farmer, flatboatman, soldier, merchant, surveyor, postmaster and law student. He had been twice elected to the Legislature, and one of his colleagues, Major John T. Stuart, who had encouraged him to study law, now took him into partnership. The sessions of the Legislature continued to be held at Vandalia until 1839, and Mr. Lincoln continued a member until 1842.

During these five years occurred those early love affairs which stirred his nature so deeply that his health was at one time seriously affected. His first love was Miss Anne Rutledge, a young woman of temperament and disposition very much like his own, but who died before the engagement was consummated. About a year later, when a neighbor (Mrs. Able) was starting for Kentucky, she remarked to Mr. Lincoln that she would bring her sister back with her if he would become her (Mrs. Able's) brother-in-law. Mr. Lincoln knew the sister—Miss Mary Owens—and he agreed to the proposition. Miss Owens returned with her sister, and Mr. Lincoln held himself bound to pay court to her and to make good his promise if she accepted him. The burden of his letters to her—some of which have been preserved—is first, a desire to do right in the matter; second, a fear that he would not make her happy. She seems to have declined his offer, and he seems then to have concluded that he cared more for her than he thought.

Mr. Lincoln was meanwhile becoming well known as a lawyer and a politician. In the Legislature, where his party was in the minority, he twice received the minority vote for speaker of the Assembly, He took an active part in the Harrison campaign of 1840, and was an elector on the Whig ticket. About this time he became engaged to Miss Mary Todd, whose sister was the wife of Mr. Ninian W. Edwards, a prominent Whig from Sangamon County. But the course of true love did not run smooth; there was an estrangement, and Mr. Lincoln declared in a letter to his law partner that he was "the most miserable man living."

He felt unable to attend the session of the Legislature in January, 1841, and after its close, his friend, Joshua F. Speed, persuaded him to go with him to Kentucky. While in Kentucky Mr. Speed fell in love, and seems to have passed through a period of hesitation and doubt before deciding to marry. When he was finally married and wrote Lincoln that he was happy, Mr. Lincoln replied: "The short space it took me to read your last letter gave me more real pleasure than the total sum of all I have enjoyed since the fatal first of January, 1841. Since then it seems to me I should have been entirely happy, but for the never-absent idea that there is one still unhappy whom I have contributed to make so. That still kills my soul. I cannot but reproach myself for even wishing to be happy while she is otherwise."

Almost a Duel.

During the summer of 1842 some of the young women of Springfield wrote for the "Sangamo Journal" a series of humorous letters, using the local political situation as a theme, and making Auditor (afterward General) Shields the butt of their jokes. In order to make their political jibes more effective they consulted Mr. Lincoln, and he wrote the first article of the series. This led to a challenge from Shields and its acceptance by Mr. Lincoln, after an offer by the latter of an explanation that ought to have ended the matter. Mr. Lincoln injected a touch of grim humor into the situation by choosing broadswords as weapons, and for the field a space ten feet long and twice the length of the swords in width, with a plank set on edge in the ground through the middle. The combatants were not to pass over the plank nor over the line. After reaching the ground selected, a peaceful adjustment was made. A still happier outcome was that these occurrences brought Mr. Lincoln and Miss Todd together in friendly interviews, and that they were married on November 4, 1842.

Elected to Congress.

In 1841 the partnership between Mr. Lincoln and Major Stuart was dissolved and a new one was formed with Judge Stephen T. Logan. Stuart served two terms in Congress, retiring in 1843, and Mr. Lincoln became an aspirant for the nomination, which he secured and was elected three years later. During his two years' service he made three set speeches, one to show that the Mexican war had been unnecessarily and unconstitutionally begun by President Polk; one on the subject of internal improvements, and a third on the political situation, favoring the election of General Taylor to the Presidency.

During the second session of this Congress he framed and introduced a bill providing for compensated emancipation of slaves in the District of Columbia. Although the bill was approved by leading citizens of Washington, including the conservative Mayor, and by Mr. Giddings, the radical anti-slavery member of the House, it was not permitted to come to a vote. It having been agreed that Congressional aspirants from Springfield should limit their ambition to a single term, Mr. Lincoln's partner was nominated to succeed him, but was defeated at the polls. In the distribution of federal offices under President Taylor, Mr. Lincoln was offered the governorship of Oregon Territory, but declined it.

Anti-Slavery Agitation.

Following his term in Congress, Mr. Lincoln applied himself assiduously to the practice of law until 1854, when "the repeal of the Missouri Compromise aroused him as he had never been before." In the autumn of that year he made several speeches in support of Hon. Richard Yates for Congress. Of the Repeal he said: "Repeal the Missouri Compromise, repeal all compromises, repeal the Declaration of Independence, repeal all past history, you still cannot repeal human nature. It still will be the abundance of man's heart that slavery extension is wrong, and out of the abundance of his heart his mouth will continue to speak."

Mr. Lincoln was the candidate of his party for United States Senator the next winter, but being in a minority, his friends finally united with five Anti-Nebraska Democrats and elected Hon. Lyman Trumbull. Reviewing these events, Mr. Lincoln said in the following year: "That spirit which desired the peaceful extinction of slavery has itself become extinct with the occasion and the men of the Revolution. Under the impulse of that occasion, nearly half the States adopted systems of emanci-

pation at once, and it is a significant fact that not a single State has done the like since. Our political problem now is, can we, as a nation, continue together permanently—forever—half slave and half free?"

In 1856 Mr. Lincoln assisted in the organization of the Republican party in Illinois, and was a delegate to the convention that nominated John C. Fremont, himself receiving 110 votes on the first ballot for Vice-President. He made over fifty speeches during the campaign, and when his opponents said the agitation against the extension of slavery would destroy the Union, he replied: "We do not want to dissolve the Union; you shall not." When Buchanan was elected, Lincoln called attention to the fact that our government rests on public opinion, that opposition to slavery extension had a majority of 400,000 votes, and urged a re-inauguration of the good old "central idea" of the Republic that "all men are created equal." "We can do it," he said. "The human heart is with us. God is with us."

The Dred Scott Decision.

In the following year the Supreme Court of the United States declared in the Dred Scott case that neither Congress nor a territorial legislature had power to prohibit slavery in the Territories. This placed both the Republicans and the Douglas Democrats in a dilemma. Mr. Lincoln met it by saying: "We think the Dred Scott decision erroneous. We know the court that made it has often overruled its own decisions, and we shall do what we can to have it overrule this. We offer no resistance to it." He called attention to the fact that the decision was not unanimous, nor in accordance with the practice of the departments of the Government, in all its past history; that it was based on assumed historical facts that were not true, and claimed that it had not yet established a settled doctrine for the country. Douglas made it tally with his popular sovereignty doctrine by saying that a guarantee of the Constitution remained a barren right unless enforced by local legislation and police regulations.

The efforts of Buchanan's administration to make Kansas a slave State widened the breach between it and the followers of Senator Douglas who, in 1858, canvassed the State for a re-election. Against him the Republicans nominated Mr. Lincoln, and the two met in joint debate on seven different occasions. Mr. Lincoln asserted that, either the opponents of slavery would arrest its extension and place it in the course of ultimate extinction, or its advocates would push it forward until it became lawful in

Mr. Lincoln in 1856.

From a tintype now in the possession of Mrs. Paddock, of Princeton, Ill., to whom it was given by Mr. Lincoln. Photo. by Guy R. Mathis.

This man, whose homely face you look upon,
  Was one of Nature's masterful great men;
Born with strong arms, that unfought battles won;
  Direct of speech and cunning with the pen.

Chosen for large designs, he had the art
  Of winning with his humor, and he went
Straight to his mark, which was the human heart;
  Wise, too, for what he could not break, he bent.

Upon his back a more than Atlas-load,
  The burden of the Commonwealth, was laid;
He stooped, and rose up to it, though the road
  Shot suddenly downwards, not a whit dismayed.

Hold, warriors, councillors, kings! all now give place
To this dear benefactor of the Race.

R. H. Stoddard.

South Front Room—Lincoln Homestead.

Sofa used in parlor where Mr. Lincoln and Douglas courted their wives. Chair was Lincoln's. Frame on same contains letter written by George Washington. Photo. made for News-Letter, Feb. 11, 1903, by Guy R. Mathis.

all the States. He insisted, in opposition to Douglas' theory of local police regulations, that slavery had gone into the territories without it, and that territorial legislatures or Congress would be obliged to uphold constitutional rights. After his defeat, Mr. Lincoln said: "Douglas had the ingenuity to be supported in the late contest, both by the best means to break down and to uphold the slave interest. No ingenuity can keep these antagonistic elements in harmony long. Another explosion will soon come."

Not a Fanatic.

Between 1858 and 1860 Mr. Lincoln's efforts were directed against any obscuring of the real issue before the country, and against following any false lights. He urged that the question of slavery extension should not be ignored, nor local issues magnified to gain support. Yet he was so far from being a fanatic, that when the John Brown raid occurred in 1859, he said: "John Brown's effort was peculiar. It was not a slave insurrection. It was an attempt by white men to get up a revolt among slaves, in which the slaves refused to participate. In fact, it was so absurd that the slaves, with all their ignorance, saw plainly enough it could not succeed. That affair, in its philosophy, corresponds with the many attempts, related in history, at the assassination of kings and emperors. An enthusiast broods over the oppression of a people till he fancies himself commissioned by Heaven to liberate them. He ventures the attempt, which ends in little else than his own execution."

In December, 1859, Mr. Lincoln made several addresses in Kansas, the key-note of which was that, "we must have a national policy as to slavery, which deals with it as being a wrong." He delivered a number of speeches in the eastern states during the following winter, of which his famous Cooper Union speech was a type. The chief points made were, that those who framed

NORTH FRONT ROOM—LINCOLN HOMESTEAD.

Lamps on mantel and table used at Lincoln's wedding. Chair with ribbons was "Tad's." From Photo. by Guy R. Mathis.

the Constitution and the amendments thereto never assumed that Congress had no control over slavery in the territories; that if slavery was right it should not be legislated against, if it was wrong it should not be allowed to spread; that those who thought it wrong could afford to let it alone where it was, because that much was due to the necessity arising from its actual presence in the nation.

Elected President.

The Republican National Convention met in Chicago on May 16, 1860. Its platform denied "the authority of Congress, of a territorial legislature, or of any individuals to give legal existence to slavery in any Territory in the United States." Mr. Lincoln was nominated for President on the third ballot. After an exciting campaign he was elected by a majority of fifty-four in the electoral college. During the interval between his election and inauguration, seven of the southern States seceded from the Union, organized the "Confederate States of America," elected and inaugurated a President, and enacted laws for raising and organizing an army of 100,000 men. Nearly all the military posts, arsenals, navy yards, mints and custom-houses within the seceded States were seized; the forts that refused to surrender were besieged, and expeditions sent to their relief were fired upon and compelled to turn back.

During this interval, as well as during the presidential campaign, Mr. Lincoln was urged to make some public declaration that would stay the progress of disunion. He usually declined, on the ground that he had many times disclaimed any intention of interfering with slavery where it already existed, and that to repeat it would do no good. In December, however, he wrote to Alexander H. Stephens (afterward Vice-President of the Confederate States) asking for a copy of his speech against secession, and in a correspondence which followed he said: "Do the people of the South really

entertain fears that a Republican administration would, directly or indirectly, interfere with the slaves, or with them about the slaves? If they do, I wish to assure you, as once a friend*, and still I hope, not an enemy, that there is no cause for such fears. The South would be in no more danger in this respect than it was in the days of Washington."

Leaves Springfield.

Mr. Lincoln left Springfield for Washington on February 11th. From the platform of the car he made this farewell address to his fellow-townsmen:

"My Friends: No one, not in my situation, can appreciate my feeling of sadness at this parting. To this place and the kindness of these people, I owe everything. Here I have lived a quarter of a century, and have passed from a young to an old man. Here my children have been born, and one is buried. I now leave, not knowing when or whether ever I may return, with a task before me greater than that which rested upon Washington. Without the assistance of that Divine Being who ever attended him, I cannot succeed. With that assistance I cannot fail. Trusting in Him who can go with me, and remain with you, and be everywhere for good, let us confidently hope that all will yet be well. To His care commending you, as I hope in your prayers you will commend me, I bid you an affectionate farewell."

On the morning of May 3, 1865, a funeral train, bearing the body of the martyred President, entered Springfield. It had come over the same route traversed by Mr. Lincoln on his way to Washington four years and three months before. Then he went to his work, now he returned to his rest. For a day the body lay in the Capitol, within a bower of bloom, while his old friends and neighbors bade him a silent hail and farewell, and then a procession moved to Oak Ridge, and all that was mortal of Abraham Lincoln was committed to the earth. They read at his open grave his last inaugural address, justifying the ways of God, deprecating malice and invoking charity, and then they "left him alone in his glory."

—Condensed from "A Short Life of Abraham Lincoln," by John G. Nicolay, The Century Company.

* Mr. Stephens was a member of the House with Mr. Lincoln, in 1847-49.

LINCOLN'S LAW DESK.

The chair once belonged to Daniel Webster. Photographed in Lincoln Homestead Feb. 11, 1903, for the NEWS-LETTER, by Guy R. Mathis.

There are very different kinds of success. There is the success that brings with it the seared soul—the success which is achieved by wolfish greed and vulpine cunning—the success which makes honest men uneasy or indignant in its presence. Then there is the other kind of success—the success which comes as the reward of keen insight, of sagacity, of resolution, of address, combined with unflinching rectitude of behavior, public and private. The first kind of success may, in a sense—and a poor sense at that—benefit the individual, but it is always and necessarily a curse to the community; whereas the man who wins the second kind as an incident of its winning becomes a beneficiary to the whole commonwealth.

—President Roosevelt.

WIDOWED.

My little babe! No cradle song
I sing to thee to-night.
Across my eyes a bar of blood
Has burn'd thee from my sight.

And yet, they say, the fight goes on!
O, thou who art his son,
Should it go on a thousand years,
For us the war is done.

—F. V. Lewis, in Outlook, London.

MY CAPTAIN!

O Captain! my Captain! our fearful trip is done;
The ship has weather'd every rack, the prize we sought is won;
The port is near, the bells I hear, the people all exulting,
While follow eyes the steady keel, the vessel grim and daring;
But O heart! heart heart!
O the bleeding drops of red,
Where on the deck my Captain lies
Fallen cold and dead.

O Captain! my Captain! rise up and hear the bells;
Rise up—for you the flag is flung—for you the bugle trills;
For you bouquets and ribbon'd wreaths—for you the shores a-crowding;
For you they call, the swaying mass, their eager faces turning;
Here Captain! dear father!
This arm beneath your head;
It is some dream that on the deck
You've fallen cold and dead.

My Captain does not answer, his lips are pale and still;
My father does not feel my arm, he has no pulse nor will;
The ship is anchor'd safe and sound, its voyage closed and done;
From fearful trip the victor ship comes in with object won.
Exult, O shores, and ring, O bells!
But I, with mournful tread,
Walk the deck my Captain lies,
Fallen cold and dead.

—*Walt Whitman.*

In New-York Life Homes.

INTO about five thousand, of the six or seven hundred thousand, homes which constituted the great New-York Life Family in 1902, death came and took away the head of the home. What such a death means in any home none but those who have had experience know. The husband, the father, the bread-winner for the family gone—how many hearts stood still, how many sank in despair at the thought! Yet not quite in despair, in these homes, for the New-York Life followed death, and left an average amount of over three thousand dollars in each.

The Company began the year with about six hundred thousand policies in force, and closed it with over seven hundred thousand. The sixteen million dollars ($15,932,507) paid under policies maturing by death was but little more than half the benefactions of the New-York Life among the members of its great and growing family. The amount paid on the policies of living policy-holders was over fourteen and a-half millions, making a total disbursed in New-York Life homes of over thirty and a-half million dollars. Over thirty millions more were added to the Company's funds for paying future claims as they mature.

It is always in order to call attention to the fact that under the New-York Life's policies one does not need to "die to win." Here were over four millions paid in matured endowments; over four millions for policies surrendered—largely policies on life plans having a cash surrender option at the end of fixed periods—; and over four millions in dividends. These amounts were paid on policies that gave large benefits in the way of protection in case of death during fixed periods, and large cash benefits to living policy-holders at the end of such periods. Annuities providing for a fixed life income, gave over a million and a-half more.

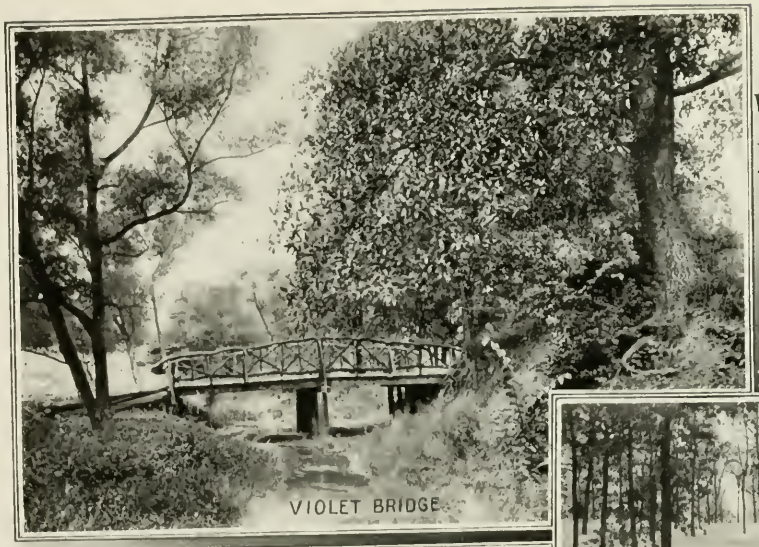
But benefits under New-York Life policies often begin before maturity by death or the end of accumulation periods. Loans may be had under its Accumulation Policies after they have been in force two full years, the premium for the current insurance year being paid. The amount loaned on policies in 1902 was over nine million dollars. These loans doubtless helped many a man over a hard place without obliging him to sell his policy. Money rates at the banks and on 'change ruled high during the latter months of 1902, but policy-holders in the New-York Life were able to borrow on their policies at five per cent. The amount of loans on policies at the end of the year was over twenty-two million dollars.

Little Mabel—"Ethel must think you're lots better than any of her other beaux."

Mr. Spoonaway (gratified and blushing)—"Why dear?"

Little Mabel—"Because she lets me stay in the room when you call, and she don't when the others call." —*Stray Stories.*

IN WASHINGTON PARK.



VIOLET BRIDGE.

MINERAL SPRING.

WINTER IN SPRINGFIELD PARK.

BOTTOM ROAD.

PHOTOS BY GUY R. MATHIS

NORTH DRIVE.

Photo. by Guy R. Mathis. EAST SIDE COURT HOUSE SQUARE. New-York Life Office.

DEATHS IN A GREAT CITY.

THE estimated population of the city of New York in 1902 was about 3,600,000, and the number of deaths was 68,795. Deducting those which occurred in the Borough of Richmond, and are unclassified, the remaining deaths were distributed according to age as follows: Under 5 years, 24,368; between 5 and 65 years, 34,290; aged 65 and upward, 8,855. The number of deaths in institutions—hospitals, asylums, nurseries, homes for the aged, reformatories, jails, almshouses, etc.—and included in the above, was 17,094. The average death-rate was a fraction over 19 per 1,000, and nearly one-fourth of all deaths occurred in institutions.

We are surely a long way off from a healthy people, living under hygienic conditions, when so many children die under five years of age, and when so many others do not live out half their days. The number dying in institutions, of a more less public character, will be a surprise to most people. We have noticed in another article the large sums spent in charity in sustaining these institutions; evidently many who enter them have but a feeble hold upon life—they go there to die. The diseases which carried off the largest number, outside of institutions, were as follows: Pneumonia, 9,317; phthisis, 7,474; diarrhoeal diseases, 7,723. There were 4,345 cases calling for a coroner's inquest.

The suggestive points in these vital statistics are (1) the large number who die very young, evidently because of poverty and lack of care; (2) the large number who die in institutions, many of whom are there for lack of means and lack of homes; and (3) the few who live to be 65 years of age. If the reader can find in these things reasons for Life Insurance, he will save us from the charge of getting an argument for it out of an unpleasant theme.

THE

NEW-YORK NEWS-LETTER.

JAMES M. HUDNUT, Editor.

PRINTED BY WM. H VAN WART, 61 ELM ST., NEW YORK.

NEW YORK, MARCH-APRIL, 1903.

"We Cannot Escape History."

IN his annual message to Congress in December, 1862, Mr. Lincoln urged compensated emancipation, "not in exclusion of, but additional to all other means for restoring and preserving the national authority throughout the Union." In concluding his argument for the measure, he said: "We cannot escape history. * * * No personal significance, or insignificance, can spare one or another of us. The fiery trial through which we pass will light us down, in honor or dishonor, to the latest generation. We say we are for the Union. The world will not forget that we say this. We know how to save the Union. The world knows we do know how to save it. * * * We shall nobly save, or meanly lose, the last, best hope of earth. Other means may succeed; this could not fail. The way is plain, peaceful, generous, just—a way which, if followed, the world will forever applaud, and God must forever bless."

Suppose we apply the same reasoning to the future of a man's family. He cannot escape history—cannot escape his responsibility for that future—cannot escape responsibility for the condition in which the family will be obliged to live. He will make that future for them very largely by what he is and what he does. This is true entirely apart from the provision he may make for them by Life Insurance; it is true if he lives long, and it is true if he dies prematurely. He says he is for them—for their support, education—their best interests. The world will not forget this. He knows how to take care of them in case of premature death, and the world knows that he does know how. He knows Life Insurance would do it. "Other means may succeed, this could not fail." It is "plain, peaceful, generous, just."

He will either "nobly save, or meanly lose, the last, best hope of earth." His family is that hope—surely nothing on earth is dearer. To save its future by Life Insurance is to save it by forethought, by deliberate purpose, by self-denial—that is "nobly." To lose it by failing to insure, will be to lose it by neglect, by letting them take a risk he should pay for, by self-indulgence—that is "meanly."

No; we cannot escape history. We shall nobly save, or meanly lose the last, best hope of earth.

Names and Things.

THE writer remembers, as a college experience, his surprise, upon taking up a new study, to find so much of it in the dictionary. When he learned what the words meant, he knew considerable about the subject.

Now this article is to be a brief explanation of three different kinds of life insurance contracts. If you know all about such things, just see if we state the facts correctly and clearly; if you don't, you will never have a better chance to learn.

1. An Ordinary Life Policy. An Ordinary Life Policy is a contract in which the Company agrees to pay a certain sum at the death of the person insured, whenever that event may occur, provided the policy is then in force. Payments are required to be made by the insured annually, until death.

This is the contract in its normal state, but various privileges attached to it may cause it to assume other forms. For example, if the insured ceases to pay, the non-forfeiture clause may transform the policy into a term policy, good only for a limited period; or, into a paid-up policy for a reduced amount, good for life. At the end of ten, fifteen, twenty, twenty-five or thirty years, the policy will be entitled to a dividend, and the policy-holder is allowed to continue the policy, sell it for cash, or take its value in any one of several other ways.

2. A Limited Payment Life Policy. A Limited Payment Life Policy is the same as an Ordinary Life Policy, except that the payments made by the insured are only made during a limited period—usually ten, fifteen or twenty years. Both this and the Ordinary Life are sometimes called Whole Life Policies, because they contemplate insurance during the whole of life.

The annual cost of the Limited Payment Life Policy is naturally greater than that of the Ordinary Life, because the whole cost is paid in a limited time. For example, for a man aged 35, the Ordinary Life Policy costs $28.11 per $1,000 annually, until death: the 20-Payment Life Policy costs $38.34 annually for 20 years; the 15-Payment Life costs $45.91 annually for 15 years; and the 10-Payment Life costs $61.53 annually for 10 years. Privileges at the end of the first dividend period are similar to those under the Ordinary Life Policy.

If one can afford to pay for all the insurance he needs at the higher rates of the Limited Payment Life Policy, it is often wise to do so, because he may thus, while prosperous, either pay up his policy entirely, or get such an equity in it that the non-forfeiture provisions would continue it as term insurance for many years, or give a large paid-up policy,—in case he should cease to pay.

3. An Endowment Policy. An Endowment Policy is a contract in which the life company agrees to pay a certain amount at death, in case of death during a fixed period, and to pay a certain amount (usually the same) to the insured, in case he survives the fixed period. The cost may be paid annually during the Endowment period, or annually during a shorter period. The great value of the Endowment Policy is the provision it makes for old age, after furnishing protection during a limited period.

The cost of an Endowment Policy must cover the cost of insurance during the endowment period, and the cost of the endowment to those who survive. At age 35, an Endowment Policy for $1,000, payable to the insured's family, in case of death during twenty years, and to the insured himself if he survives the twenty years, is $52.47 annually until the policy matures, either by the death of the insured or by the expiration of the endowment period.

What is an "Accumulation Policy"? This is a general name given by the New-York Life Insurance Company to its regular life and endowment policies, described above, issued with the most, and the most valuable, privileges ever embodied in life insurance contracts. Ask to see one

---

THE PATHOS OF IT.

MANY sad things happen in a great city—sometimes they concern children, sometimes women, this time it is a man. We clip it from the "World" of January 24:

"Aristide Feron, an aged silversmith of No. 209 East One Hundred and Fourth Street, killed his pet cat by shooting last night. He wrapped the body up in a sheet, placed it at the foot of his bed, and then lay down and drank carbolic acid. He was found dead by a policeman at 8 o'clock.

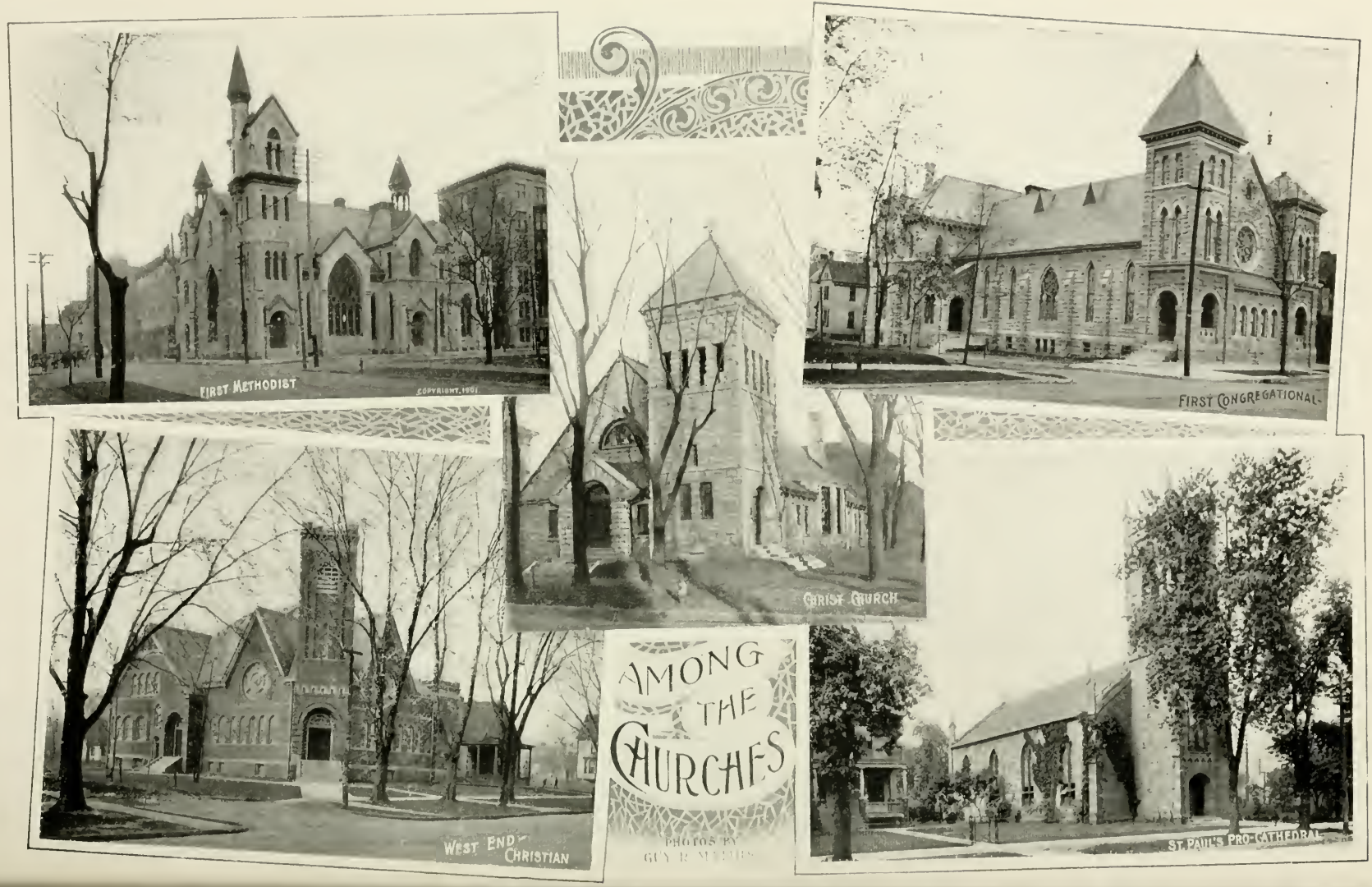
"There were many letters, one to the Coroner, another to his landlord and others to relatives, which told of months of hardship brought on by poverty and loneliness since his wife's death three years ago. Since she died the old man had lived alone with the big black cat as his sole companion, and attempted to support himself at a trade in which he was once skilled and made good wages.

"'I want my cat to be buried with me,' he wrote to the coroner. 'My life insurance [for $45] is paid up to Feb. 2. I want to be buried with my wife.'

"In his letter to his landlord he thanked him for many kindnesses. He spoke of the landlord having sent him to the French Charity Organization and of getting fifty cents a week from them for food.

"On this money he had existed for many weeks, unable to pay his rent and little more than able to provide food for himself and scraps for the cat. An account book was found showing how he had spent the money. During the last week, it showed he had spent 10 cents for car fare, 15 cents for life insurance premium, and 25 cents for food.

"A letter asking him to vacate the rooms he occupied was found on the bureau."


FIRST METHODIST
COPYRIGHT, 1901.
FIRST CONGREGATIONAL
CHRIST CHURCH
AMONG THE CHURCHES
PHOTOS BY GUY R. MEEKS
WEST END CHRISTIAN
ST. PAUL'S PRO-CATHEDRAL

Grace Lutheran Church.

First Presbyterian Church.

Photos. by Guy R. Mathis.

LIFE A CHOICE OF DANGERS.

MR. and Mrs. Peary, after all the perils of an Arctic exploration had been safely encountered, were subjected to a railway collision in Nova Scotia, on Monday, and narrowly escaped with their lives. Life is a choice of infelicities. All conditions are the nursing mothers of dangers. —*Daily Paper.*

At the close of the Civil War, several members of the writer's regiment, who had escaped the dangers of battle, died while on the march from Richmond to Washington, by reason of an over-dose of aconite; another was struck by lightning while doing sentry duty. An Ohio regiment, that had marched from Atlanta to the sea with Sherman, and from Savannah to Washington, lost several members by a railroad accident as the men were taking the cars for home.

Examples might be multiplied from the reports in the daily papers and from individual experiences. People who die in middle life or old age have usually been near to death many times—or have appeared to be in great danger of it. The man who thinks he can foresee the time of his death, or who thinks he foresees any certain length of days yet before him, makes a great mistake. The man who puts off doing a good deed, such as helping the needy, making his will, or insuring his life, runs the risk of never doing it.

Life Insurance can least of all afford to wait, because death is not the only thing that may prevent it. A man may lose his health or his money, and so be unable to insure, as surely as if he lost his life. The very reasons he usually urges for not insuring at once—such as good health, long-lived ancestry, healthy occupation, a good business and money in bank—are not only the best of reasons for immediate action, but some of them are the prerequisites of insurance. Get it while you have them.

"Here, Patrick; here's a fat little pig for Christmas roasting."

"Thank yez, sor; it's just like yez, sor!"

—*New York Times.*

REGRET.

Oh, that word regret,
There have been nights and morns when we have sighed,
"Let us alone, Regret! We are content
To throw thee all our past, so thou wilt sleep
For aye." But it is patient, and it wakes;
It has not learned to cry itself to sleep,
But plaineth on the bed that it is hard.
We did amiss when we did wish it gone
And over; sorrows humanize the race:
Tears are the showers that fertilize this world;
And memory of things precious keepeth warm
The heart that once did fold them.
They are poor
Who have lost nothing; they are poorer far
Who, losing, have forgotten; they most poor
Of all who lose, and wish they might forget.
For life is one, and in its warp and woof
There runs a thread of gold that glitters fair,
And sometimes in the pattern shows most sweet
Where there are sombre colors. It is true
That we have wept. But oh, this thread of gold,
We would not have it tarnish; let us turn
Oft and look back upon the wondrous web,
And when it shineth sometimes we shall know
That memory is possession.

—*Jean Ingelow.*

NOTES ON SPRINGFIELD.

IN May, 1818, Elisha Kelly, an Irishman from North Carolina, in search of the picturesque and the comfortable, camped on the banks of Spring Creek, at what is now the western end of Springfield. The location filled his eye, and enraptured his heart, for he retraced his steps to the old North State and persuaded his father, his brother and a brother-in-law to emigrate to Illinois. John Kelly built a cabin near what is now the corner of Jefferson and Second Streets, and in 1819 William Kelly and Andrew Elliott, the brother-in-law, built near him. In 1821, the Sangamon County Commissioners designated "a certain point in the prairie near John Kelly's field, on the waters of Spring Creek, at a stake marked ZD, as a temporary seat of justice for the said county," and agreed that "the said county seat be called and known by the name of Springfield."

The first plat of the village was made in 1823, at which time there were quite a number of houses. Four men—Pascal P. Enos, Elijah Iles, Thomas Cox and John Taylor—had secured the four sections of land adjoining, and they gave the lots upon which improvements had been made to those who had made them. When the new village was laid out it was called Calhoun, but in 1826 the southern statesman for whom it was named had become unpopular in Illinois, and the town took its old name again. The first log court-house was built near the corner of Jefferson and Second Streets at a cost of $72.50. A jail, also of logs, cost $84.75, and a whipping-post stood hard by.

In consideration of its being made the county seat, a number of acres in the best part of the village were given to the county. From this a public square was reserved and the remainder was divided into lots, and sold. A frame court-house succeeded the one built of logs, and in 1831 a two-story brick building was erected in the center of the square. In 1837, when Springfield was made the capital, the square was given to the State, and the court-house was removed. In 1845, a court-house was built at Washington and Sixth Streets, and this was used until 1867, when the county acquired the old State House for $200,000 in cash and a new site for the State which cost $70,000.

Springfield was first incorporated as a town in 1832. The town government continued for nine years, and among the trustees who served during this time were Abraham Lincoln and his law partner, Stephen T. Logan. A city charter was obtained in 1840. The city then consisted of four wards, each represented in council by an alderman. In 1854, each ward was allowed three aldermen. The first mayor was Benjamin S. Clements. The number of wards was increased in 1874 to six, and in 1892 to seven. North Springfield, South Springfield, West Springfield and Laurel have since been annexed.

The proper drainage of the town early occupied attention, and the first sewer was built in 1857. The small streams emptying into Spring Creek have been utilized for this purpose, and in 1898 there were over forty miles of sewers in the city.

An attempt to secure a water supply was also made in 1857, by an artesian well. This proved futile, and in 1866 the present water system was begun. Water is drawn from sources parallel with the Sangamon River about three miles from the city, and after being filtered, it passes into a great well and is pumped thence into the city res-

ervoir. The reservoir has a capacity of 4,000,000 gallons, and is surrounded by a park of thirty acres. The water-works cost $460,000.

Street paving was first begun in 1870, when the streets surrounding the square were paved with wooden blocks. Not much progress was made until 1883, but during the five years following that time, twenty miles of white cedar pavement were laid. In 1888, brick was adopted for paving, and during the next ten years about fourteen miles of the cedar pavements were replaced by brick and about seven miles of new paving were done with brick.

In Springfield's early days, transportation except on the rivers was by wagon, and the road from St. Louis passed through the town and on to Peoria and Galena. It was thought that the Sangamon might be made navigable, and a boat was once run up as far as Bridgeport, but the channel was found too narrow and too crooked. Rafts were sometimes sent down the Sangamon to St. Louis and even to New Orleans, but such ventures usually proved unprofitable. The first railroad entered Springfield in 1842—a road now owned by the Wabash. Six roads, with fifty-six passenger trains daily, now give all needed facilities.

The street car system embraces over twenty miles of track and is operated by electricity. Electricity for lighting purposes is furnished by a plant which will soon become the property of the city, the purchase being made from the reduced cost of lighting the city, as compared with former prices.

—Condensed from the Illinois Capital Illustrated, issued by the "State Register."

The New-York Life and All Companies.

THE business of the New-York Life Insurance Company is now so large that, as a help to the better comprehension of its magnitude, we have arranged some comparisons between it and the business of all the life companies doing business in the State of New York. The figures of all companies include those of the New-York Life.

1. New Paid-for Business.—In 1902 the New-York Life's new paid-for business was over $302,000,000. The new paid-for business of all companies, as above, did not reach these figures until the year 1866, when the number of companies was 39. It then exceeded them until 1875, and fell below them during each of the ten years following.

2. Insurance in Force.—The New-York Life's paid-for insurance in force on January 1, 1903, was over $1,553,000,000. The insurance in force of all companies, as above, first reached these figures in 1868, when the number of companies was 55. It continued above $1,553,000,000 until 1878, when it fell below and remained below for three years, exceeding this amount again in 1881.

3. Total Income.—The total income of the New-York Life in 1902 was nearly $80,000,000. The total income of all companies, as above, did not reach $80,000,000 until the year 1869, when the number of companies was 69. Their total income was in excess of $80,000,000 for ten years, and then fell below that amount for three years.

4. Amount Paid Policy-Holders.—The New-York Life paid policy-holders in 1902 over $30,000,000. The total amount paid policy-holders in one year by all companies, as above, did not reach $30,000,000 until the year 1869, when the number of companies was 69.

5. Assets.—The assets of the New-York Life on January 1, 1903, were over $322,000,000. The assets of all companies, as above, did not reach $322,000,000 until the year 1872, when the number of companies was 59.

6. The New-York Life's Share of all.—The New-York Life's share of the total new business first permanently exceeded ten per cent. in 1877; its share of the total income first permanently exceeded ten per cent. in 1879, and its share of insurance in force and of amount paid policy-holders first permanently exceeded ten per cent. of the total in 1882. Its share of the total business has steadily increased until it is now about twenty per cent. of the total of the 38 companies doing business in the State, which comprises practically all the business done in the country.

Home for the Friendless

Prince Sanitarium

Odd Fellows Building

Springfield Hospital

St. John's Hospital

Photos. by Guy R. Mathis.

VICTOR OR VANQUISHED?

All I have toiled to do has been done ill;
All I have striven to grasp escaped me still;
The love I longed to win has passed me by;
Mine was the only fault,—unworthy I,
The path that others tread, I could not climb;
The joy that others held was never mine:
The battle is unwon, tho' close the night,
Yet still I've fought, tho' sometimes weak the fight!
Yet still I've worked, altho' my work was vain:
Tho' I have failed, in naught do I complain,
All that I ask is leave to fight again.

—Mary N. McCracken, in McClure's Magazine.

A Great City's Charities.

THE city of New York has appropriated in its budget for 1903 the sum of $2,728,264.04 for charitable purposes. The counties composing the city have appropriated $194,305.64 to charitable institutions of the State, as their share for maintaining the same. The total amount appropriated for charity by the city and the counties in which it is located is $2,922,569.68. The number of city institutions receiving help is 132, and the number of State institutions is 6. The largest amount paid any single institution is $285,436.03, paid to the New York Foundling Hospital; the smallest amount is $187.50, paid to the Jewish Hospital Dispensary. As most of these institutions are largely supported by private subscriptions, while others doing similar work are entirely so supported, the amount expended in charity within the limits of greater New York probably exceeds $5,000,000.

The rates of payment to private charitable institutions, unless otherwise specially provided for, are as follows: Infants under 2 years, and in hospitals between the ages of 2 and 5, 38 cents per day. Dependent children, 2 to 16 years, $2 per week. Delinquent children $110 per annum. Adult inmates of reformatories, committed by courts, $110 per annum. Inmates of homes for fallen and friendless women, $110 per annum. Maternity cases, $18 each. Homeless mothers nursing their own infants, $12 per month. For medical treatment in hospitals, 60 cents per day; for surgical treatment, 80 cents per day.

These one hundred and thirty odd institutions of charity, which care for young children, for the aged, and the sick who are without means of support, for poor mothers with young children, for persons injured in accidents, and, in part, for those needing treatment in hospitals,—show how humane and Christian the spirit underlying American civilization is. A great many persons give much time, attention and money toward the organization and management of these institutions. They do it from a sense of duty and a feeling of real kindness toward the unfortunate. Their works are constant examples of the noblest form of charity.

Doubtless we shall always have hospitals, but in the perfect civilization to which we look forward there will be no foundling societies, no orphan asylums, no homes for the aged and indigent, no free dispensaries, no reformatories, no homes for destitute children. Every man will care for his own. We get a forcible illustration in charitable work of the truth "It is more blessed to give than to receive." It is much to these poor people, of all ages and conditions, to receive the help that saves them from utter destitution and death; but the givers upon whose bounty they live are surely more blessed—more happy because they have no need of charity. What would not one give to save his loved ones from the necessity of receiving it? Many can do it by insuring their lives.

In England, taxes for the relief of the indigent have decreased over $15,000,000 in the last fifty years, notwithstanding the increase in population. Life Insurance is encouraged by the English Government by exempting one-sixth of a man's income from taxation—if it is expended for Life Insurance.

A Purely Mutual Company,
Fifty-seven years old,
With over $300,000,000 in Assets,
With the Largest Income,
The most Liberal Contract,
The Largest New Business,
The Most Insurance in Force,
Of any Company in the World—
That's the New-York Life.

THE WAY OF A MAID.

She told him not to come, and then
Because the poor wretch stayed away,
Jeered at the faithlessness of men.

She told him that he must not stay,
And then, because the poor soul went,
Would scarcely speak to him next day.

She told him he must never dare
To kiss her, and when he obeyed
She wept because he did not care.

These be the strange ways of a maid
That make men old before their time,
The mighty, weak; the brave, afraid.

—*Theodosia Garrison, in Puck.*

KEEP THE BOYS AT SCHOOL!

IT is much to be feared that, as one direct result of the marked and very positive tendency among the young men of these times toward business careers, a lot of bunglers and incompetents may be found in the commercial world of the next generation. Almost everywhere boys are being rushed through the primary and intermediate grades of school, with little thoroughness and only the smallest measure of general information, in order the quicker to get them to "doing something." There is observable among them a very general ambition—most commendable in itself—to get into places where they may earn money. The pay-roll is the great goal for far too many of our American boys to-day, and in the larger cities of the country more especially, where all the good things of life that money brings are the more constantly in evidence and therefore the more tempting, far too many parents encourage their boys to quit school and studies early and get out "into the hustle."

A tour of inspection through the counting-rooms and manufacturing buildings of this big town would disclose scores and hundreds of bright, active boys from twelve to fifteen years old already started on what all of them believe, of course, to be "business careers"—an age far too young to get out into the work-a-day world. They would much better be at their books. A real "business career" cannot be laid without solid foundations, and in the years to come this lack of early education and training will rise up to plague them at every turn. There are schools that offer to "finish off" boys and girls "for business" in three, six and eight months. It can't be done. That sort of "schooling" breeds only graduate bunglers and irresponsibles. The American business world wants young men who know something—and it always has places for them.

There are instances, of course, where domestic necessities force boys out onto the pay-roll at too tender an age. But they are exceptional. Keep your boys at school! No "captain of industry" ever yet climbed up on the ladder of ignorance.

—*New York Daily Commercial.*

In order that no "domestic necessity" may ever take your children out of school too soon, keep your life insured for an amount large enough to finish their education. That's the least one can decently do by a child.

THE BEST POLICY CONTRACT.

IN a recent advertisement of the NEW-YORK LIFE INSURANCE COMPANY it declares that it is trying to do five things, one of which is, "*To issue the best policy contract.*" Perhaps other companies would say that, too, so the NEW-YORK LIFE invites comparisons. Let us put the matter into interrogative form:

1. Which would you prefer—a contract that promises to pay a certain amount on proof of your death, on the sole condition that the premiums are duly paid, or, a contract that has this condition *and others also?* If other conditions would, under any circumstances, prevent the policy from being paid, they would be undesirable, would they not? No matter what they refer to, they would complicate the question of your protection under the policy. Conditions and restrictions are not put in life policies for fun, but for a purpose, and that purpose is, under certain circumstances, to render the policy less valuable to the insured.

The NEW-YORK LIFE'S Accumulation Policy has but the one condition named above, and contains no restrictions whatever.

2. Which would you prefer, a policy that is non-forfeitable and incontestable from date of issue, or one that is non-forfeitable and incontestable after being in force one, two, or three years? You might never wish to avail yourself of

the non-forfeiture provisions of your policy—but, then again, you might. Policies without such features would hardly be allowed by law, or be saleable at all; are they not of value, then, during the first years of the policy?

The NEW-YORK LIFE's Accumulation Policy is non-forfeitable and incontestable from date of issue.

3. Which would you prefer, a policy upon which you could secure a loan at the end of the second year, or one which did not give such privilege until one or two or three years later? You might never wish to avail yourself of this privilege, but—if you did, it would be valuable. Policies without loan privileges would not be considered the best, because they would lack something valuable which others have; and are not such privileges valuable in a policy in proportion to their availability?

The NEW- YORK LIFE's Accumulation Policy provides for loans at five per cent. after being two years in force, premiums for the current insurance year being duly paid.

4. Which would you prefer, a policy automatically non-forfeitable, or one which requires you to make application for the benefit within a limited time? If it were automatically non-forfeitable you could not lose the benefit by neglect, oversight or sickness; if it were not, you might so lose it. Again, if automatically non-forfeitable, and a choice were allowed between term insurance for the full amount of the policy, and paid-up insurance for a reduced amount, which course would you wish the benefit to take in case you forgot? Wouldn't it be better to have the automatic feature keep the policy in force for the larger amount? If you really preferred the other, you could ask for it within a certain time. And once more, if you should die while the term insurance feature was operative, would you like to have a deduction made for so-called overdue premiums?

The NEW- YORK LIFE's Accumulation Policy is automatically non-forfeitable, and if no choice is made, the benefit takes the form of term insurance for the full amount of the policy; and in case of death while the term insurance is in force no deduction is made for "overdue premiums."

There are other phases of the contract relating to the beneficiary and to the method of payment, wherein the NEW-YORK LIFE aims to give the same as other companies and something besides, but the above is enough to show that it is no idle boast when the Company says "it is trying to issue the best life insurance contract."

"THE SCHOOLMASTER" SAYS:

If you would ride in the chariot of the sun, get up early in the morning.

The nation that spends more for war than for education is doomed.

Never surrender! What are your little tribulations, to the widow, penniless with her children? Be brave, be patient, be grateful.

You will find in the heart of a great city many heroes and heroines whose lives are a sacrifice for those whom they love.

If you forget to kiss your wife, she will not forget it.

A nation is no greater than its homes, and the home is no greater than the children. All the conflicts of all the ages have been for the education of a child.

The only remedy for oppression in the United States is the ballot, and that is useless unless it is intelligent and sincere. An ignorant man will always vote for the thing that crushes him.

Men who are sincerely interested in the welfare of our nation must teach a doctrine of patience. No great reform can result in a hurry. Nothing will be permanently assured by violence.

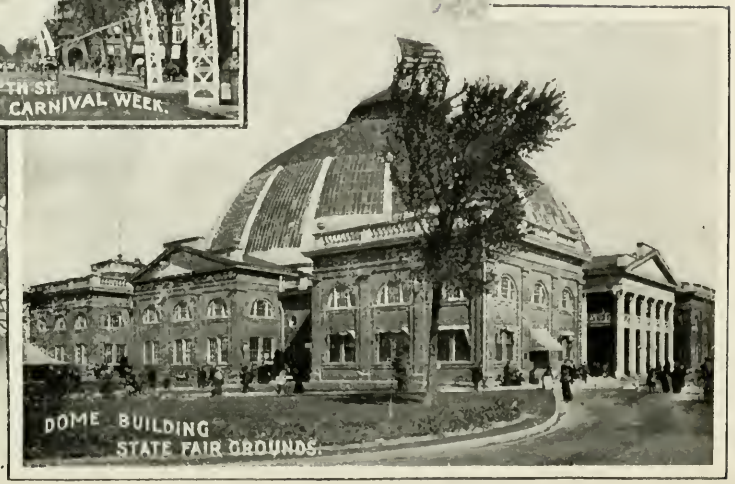
The whole world is advancing and America leads the way. We are better off than any other people of any other nation in any period of history. It is because men are becoming enlightened that men demand more, and the very best will come to all in time.

You cannot be warm without sunlight; you cannot be happy without love.

There are deserters in peace as well as in war.

—*The Schoolmaster.*

PHOTOS BY
GUY R. MATHIS.



THE DOUBTER AND THE LOVER.

I heard the man of science when
He rose to voice his doubt:
"A little trouble here and there
The grave shall blot us out!"
His words were grave, his brow was high,
He swept belief away,
And as I wandered homeward, I
Beheld the stars gleam in the sky,
And heard a fountain play.

Yet, while the doubt was in my breast
A lover passed my way
And cried: "The lord above has blessed
Me with her love to-day!"
And as he hurried onward, I
Looked at the stars above
And heard his song ring through the sky—
Ah, doubting man of science, why
Not go and fall in love?

—*Chicago Record-Herald.*

LIFE VALUES.

THE suits brought against the New York Central and Hudson River Railroad Company, for lives lost in the tunnel disaster on January 8, 1902, have established new records in life values. Eighteen verdicts—not all of them for deaths—have been rendered, covering an aggregate of $472,000. The largest verdict was for $100,000, awarded on the life of Mr. William Leys. The latest award, made on January 26, 1903, was for $40,000, on the life of Mr. Theodore H. Fajardo. Mr. Fajardo was 34 years old at the time of his death. He spoke English, Spanish, French and Portuguese, and was the confidential clerk of a firm of shipping exporters. His salary was about $1,600 per year. He left a wife and three children.

Advertisements of "Collier's Weekly" recently printed, give a *facsimile* letter of Mr. Charles Dana Gibson, accepting the offer of the weekly to pay him $100,000 for one hundred double-page cartoons, to be delivered during the next four years. This gives Mr. Gibson an income of $25,000 per year for this work alone, or more than fifteen times as much as the annual income of Mr. Fajardo, which would make Mr. Gibson's life worth over $600,000. Mr. Gibson is considerably over 34 years of age, yet who shall say that $600,000 is an excessive value to be placed on his life? A single picture by a modern artist, Sir Alma-Tadema, in the Henry G. Marquand collection, sold during the month of January last in this city for $30,300.

Life insurances for $100,000 on a single life are quite common, and insurances for over that amount are not infrequent. A fair way to ascertain what amount a man ought to insure his life for, is to find his annual earnings over and above personal expenses, and then ascertain the present value of such a sum received annually for the average number of years which men at his age have yet to live. For example, men aged 34 have an average of about 30 years yet to live, and the present value of $1 per annum for 30 years at five per cent. interest is $15.372; consequently such a life should be insured for about $15,000.

In this view of the case the verdict referred to seems excessive; but there are two other things to be taken into consideration: First, the man may have had excellent chances for advancement; and, second, it would not be good public policy to assume that a corporation may go free by simply paying the pecuniary value of a life which might have been saved by better management.

The yearly value of farm products in the United States is about five thousand million dollars. The amount of Life Insurance in force in regular companies in the United States is over eight thousand millions. If the crops should entirely fail for one year there would be a famine; but the people who have insured their lives have provided for the premature failure of life, in an amount sufficient to support the nation for about two years.

The amount of coin, bullion and paper money in the United States Treasury at the close of the last fiscal year, deducting the trust funds held for the redemption of an equal amount of notes of various kinds outstanding, was $313,900,000. The assets of the NEW-YORK LIFE INSURANCE COMPANY at the close of its last fiscal year were $322,840,900. The first is certified to by the Comptroller of the Currency, the second by the Superintendent of the New York Insurance Department.

THE LITTLE ONE AT THE DOOR.

A baby kisses him at the door,
And sweetly says good-bye—
He hurries away to strive all day
Where the money-maddened vie.
Time was when he showed no mercy there,
Men viewed him with dread before,
But his ways have changed and his words are fair,
He is pitiless no more.

All day through the city's ceaseless roar
He hears a happy song
That a little one sings as the evening brings
The twinkling stars along;
There is love deep down in his bosom, where
Greed only had room before,
And he thinks of the care that others bear
For little ones at the door.

—*S. E. Kiser, in Chicago Record-Herald.*

Most Thorough Supervision.

THE New-York Life Insurance Company publishes an advertisement in which it says it is trying to do five things, one of which is "*To do business under all the Insurance Departments in the world.*" Let us consider what that signifies:

1. What is the object of State Supervision of Life Insurance, and what means does it use? Clearly, the object of it is the protection of policy-holders. Life insurance companies are created by the State, are given certain powers which they are allowed to exercise only in certain ways. The State must supervise the corporation it has created—must see that it conforms to the law of its being.

A life insurance company appeals to the public for patronage in a peculiar way—it asks men to entrust it with their savings, and promises its most valuable benefit in case of their premature death. Whether or not its resources are at any time sufficient to cover its liabilities, can only be ascertained by experts who have authority to examine the books. This authority and this service are secured by State supervision.

2. The New-York Life reports to every Insurance Department in the world, and there is no law for the protection of policy-holders with which it does not comply. Some of the most stringent laws and regulations are those of foreign countries and foreign insurance bureaus. They are in force in countries in which other American life companies do not do new business, and it is no secret that some such companies are unwilling to comply with these laws and regulations. We will name some of them, and the reader can judge for himself whether or not they are for the protection of policy-holders.

(1.) One is that the company shall not invest its money in the stocks of private corporations. Stocks are nearly always a second lien, bonds coming first. The income and the market value of stocks are more fluctuating, and the principal is less secure, than in the case of bonds issued by the same corporation.

(2.) Another is that the company will not invest in, nor lend its funds on the securities of, so-called industrial corporations, nor on unproductive property, nor on churches, theatres or breweries.

(3.) Another is that the company will not use for expenses in any year more than the "loading" available for expenses in premiums received.

(4.) Another is that the company will set aside the surplus earned each year on policies according to classes, and will consider the surplus so set aside as a liability to the policies until it becomes payable by their terms.

Are these measures in the interest of safety, of economy, and of fair dealing between the Company, as a whole, and its individual members, or not? If you were going to insure would you choose a company thus managed, or one that declined to limit itself in these directions? Evidently the public approves New-York Life methods, as its new business is the largest of any company's.

SOME OF THE REASONS

For the New-York Life's Prosperity.

ALL of the reasons why the New-York Life writes so much business we do not know, but some of them may be guessed at:

Its divided councils of years since have given place to a oneness of effort and energy from the executive officers to the veriest solicitor.

It operates the wide world over, is subjected to the severest governmental super-

vision (including Germany's, Russia's and Switzerland's) and is the best advertised Company in two hemispheres.

It has got "next" to the people by taking them into its inner chambers and inviting their suggestions and criticisms.

It employs thousands of agents, develops many new agents, enlists many helpers; knows them by their front names, directs them with system, keeps them always at it, and makes them "feel pleasant."

It issues policies remarkable for their simplicity and liberality, and proclaims those policies in sundry ways, through divers avenues.

Whatever the reasons, the New-York Life is a mighty risk-getter, and knows how to hold the risks it gets.

—*Insurance Post.*

MORE REASONS—BENEFITS RECEIVED UNDER ITS POLICIES.

A Three and One-half Per Cent. Investment Besides the Insurance Protection.

Woburn, Mass., November 15, 1902.

Mr. Mortimer Darby, Agency Director,
New-York Life Insurance Company,
Lowell, Mass.

Dear Sir: I beg to acknowledge with thanks the receipt of the Company's check for $1,172.31, being the amount of surplus under my Policy No. 164,599.

Upon referring to the various modes of settlement allowed under this policy, I find that the total cash value of my policy at its maturity was $3,053.07, and if I had selected this option **I would have received $3,000 insurance for the term of 20 years, and the full amount which I had paid in during that time, together with 3½ per cent. compound interest.**

Circumstances, however, made it advisable for me to accept the dividend, $1,172.31, and continue my policy fully paid up for the remainder of my natural life.

Such being the case, I have received my insurance of $3,000 for the past 20 years, and have a fully paid-up policy for the remainder of my life at a net cost of $600.39.

This settlement far exceeds my expectations, and I can heartily recommend the New-York Life Insurance Company to any prospective purchaser of insurance, for its judicious management of the funds placed in its care, in the way of insurance premiums.

Allow me to again express my pleasure with these results and wish you hearty success for the future. I remain,

Yours very truly,
E. C. COTTLE.

A Cash Dividend of 50% on 20-Payment Life Premium.

February 2, 1903.

New-York Life Insurance Company,
346 Broadway, New York City.

Dear Sirs: I acknowledge with pleasure the receipt of your check drawn for $1,101.23, as full cash settlement of Policy No. 167,725, issued on my life, maturing to-day. I find that the total amount of premiums paid has been $821.80, leaving a net profit on this transaction of $279.43. When it is taken into consideration that during these twenty years, my life has been insured for $1,500, and that if I had died during the period, your Company was willing to pay that amount to my estate, I consider the investment makes a remarkably fine showing. I endorse most heartily your method of doing business, and I shall deem it a favor to recommend your Company to any of my acquaintances.

Yours very truly,
LEONARD BRONNER.

In lieu of the cash option mentioned above, the Company offered an annuity for life of $70.81, or a cash dividend of $417.23 and a paid-up participating policy for $1,500.

A Cash Dividend of 65% on 10-Payment Life Premium.

December 24, 1902.

New-York Life Insurance Company,
New York City, N. Y.

Gentlemen: Your favor of October 23 was duly received advising me as to the settlements offered on my twenty-year Tontine Policy No. 167,802, in your Company. I have decided to avail myself of option "M" in this notice, and withdraw the total value of the policy in cash, $734.15.

I notice that the cash dividend offered me of $278.15 is over sixty-five per cent. of the premiums paid by me, which is much more than I expected. It is partly owing to this

fact that I have recently increased my insurance with your Company twenty thousand dollars. I am only sorry that I did not take, at the time this policy was taken out, one for from five to ten thousand dollars instead, as the results are most gratifying to me.

Yours very truly,

F. L. LA RUE.

In lieu of the cash value mentioned above and accepted, the Company offered the cash dividend referred to and a paid-up participating policy for $1,000, or an annuity for life of $47.21, or a paid-up non-participating policy for $1,660.

A Case of Partnership Insurance.

January 28, 1903.

New-York Life Insurance Company,

New York, N. Y.

Gentlemen: I am in receipt to-day of draft No. A38,163 for $5,000, in settlement of death-claim, Policy No. 3,284,797, on the life of Charles C. Carr, my partner, through Mr. R. A. Getty, Jr., of the North American Branch, this city.

There are several points in connection with this settlement that I desire to especially speak of. The first is the extremely prompt settlement of the claim. Mr. Carr died January 20, and just seven days later I am in receipt of your draft, in full settlement. Second: This policy was taken out, in connection with one on my own life, as partnership insurance last May, and has, therefore, been in force about eight months. Mr. Carr was found to be in perfect health by your examining physician; he died of typhoid fever after an illness of about three weeks.

I can heartily endorse this form of insurance as issued by your Company, and I want to extend to you my thorough appreciation of the promptness and courtesy shown to me in the settlement of this claim.

Very truly yours,

CLINTON V. B. GETTY.

"That Mrs. Wadhams, to whom you introduced me the other evening, reminds me very much of a portrait by Rembrandt."

"Is that so? Which one?"

"Oh any old one. They all look, when you get close to them, as if the paint had been thrown on by the handful."

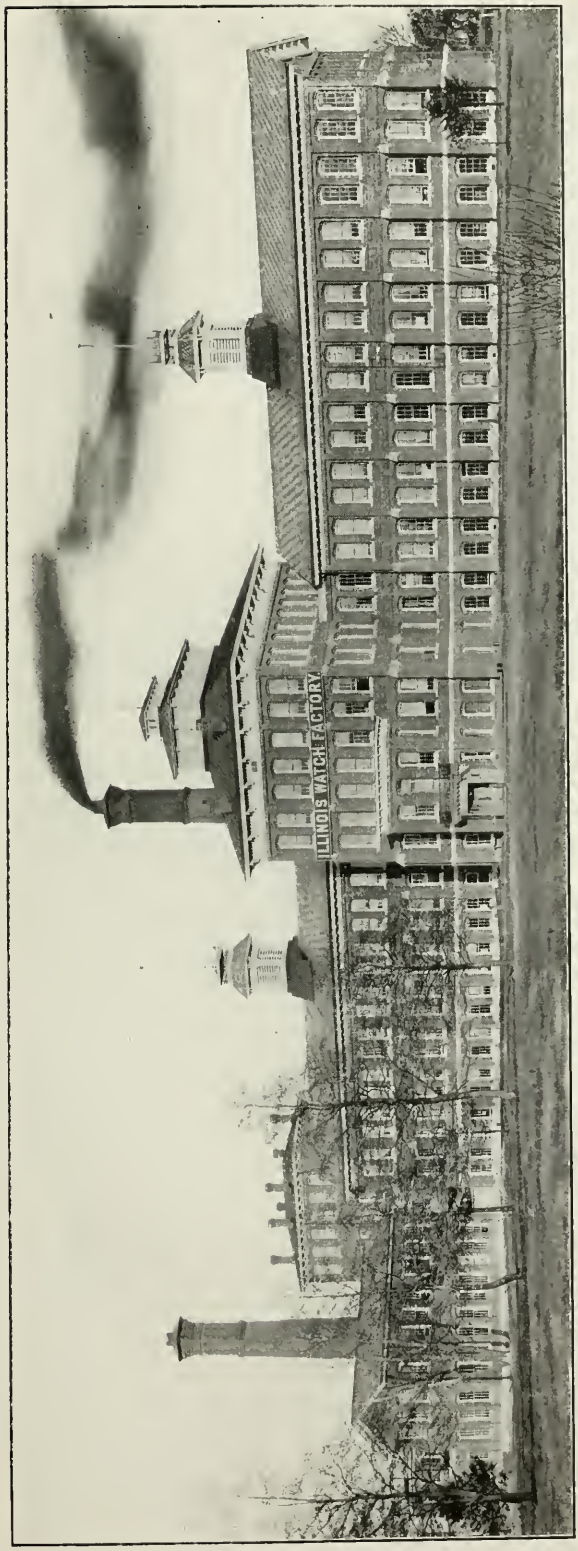
Self Insurance.

IT is announced that three steamship lines belonging to the newly-formed International Mercantile Marine Company have discontinued their insurance at Lloyds in London, and it is assumed that all the lines included in the company will do the same. How the company intends to provide for losses is not known. It may do so by setting aside every year the premiums it would be required to pay for insurance and drawing on this fund to replace steamships lost, or it may replace such ships out of other funds, as is done by the Peninsular and Oriental Steamship Company.

This action signifies that the company has, or assumes it has, so many steamships that it can practically go into the business of marine insurance. Marine insurance is almost exclusively a matter of distribution of losses; if these losses can be distributed over a sufficient number of ships, that is all a marine insurance company can do. It is the same with fire insurance. If a man owns a thousand houses so distributed that the burning of one would not endanger the others, he can afford to insure his own property.

No doubt fire and marine insurance companies have done much to prevent fire and shipwreck, but, as a present proposition, a man or a company can insure his or its own property if there is enough of it, and it is so situated that an *average risk* can be obtained. Upon these questions the opinions of insurance men, based upon the experience of insurance companies, would be the only safe guides, but the material and conditions of self insurance unquestionably exist in the great modern corporation.

The bearing of this upon Life Insurance is first, that the individual can never insure his own life, because he has but one; and second, the best thing he can do, and the thing he should do, is to insure in a Purely Mutual Company, like the New-York Life. Here are about six hundred thousand persons who insure themselves under seven hundred thousand contracts, in each of which the cost is adjusted to the risk assumed and the benefit promised.



Life Insurance and Civilization.

WE take the following extracts from an address delivered before the Peoria Life Underwriters Association by Rev. Henry F. Milligan, of the Reformed Episcopal Church, as reported by the "Chicago Post":

"Preachers and life insurance men have much in common. Both are seekers of men; both work in the main for the future; both appeal to the highest instincts of any race. The preacher has large opportunity to prove the benefit of life insurance; he goes to the house bereaved and desolate, and sees the blessings which a life insurance policy always brings. There is not an intelligent, observant minister in all this land, I might say in all the world, who is not a believer in life insurance. The fact is, life insurance is a practical argument for the immortality of the soul; it enables the dead to speak. It is easy to make a living man speak, even money talks, but to make the dead a living presence, is indeed a marvelous power.

"Life insurance is only on the threshold of an enormous future. Its first waves of blessings are only beginning to touch the homes and lives of the people. It is simply impossible at this time to measure or even approximate what its influence will be in the coming civilization. Liberty, equality, fraternity were the watchwords of the French revolution; these were the real battering-rams which broke down the walls of the Bastile. As life insurance becomes more and more a factor in the life of our nation, the spirit of democracy will increase, the perfect quality of American citizens will be assured; no aristocracy will be able to belittle the workingman. No man need become a parasite on the republic for himself or his family; insurance policies are the modern magna chartas of liberty and fraternity.

"The day will come when American citizens will demand obligatory insurance—I use the term because 'compulsory' sounds too harsh for American ears. The new civilization, the progressive manhood of the future, will feel that men cannot be true citizens, or even manly men, who do not follow out the principles which the great captains of life insurance have laid down."

ROLAND W. DILLER,

THE NEW-YORK LIFE'S OLDEST POLICY-HOLDER IN SPRINGFIELD

MR. ROLAND W. DILLER, whose portrait is given above, is one of the oldest residents of Springfield, having settled there in December, 1844. He was born in Pennsylvania October 5, 1822, and was apprenticed to a printer at the age of 13. On his arrival in Springfield he secured work in the office of the "Register." Later he was a surveyor under General W. L. D. Ewing, and a clerk in the office of Auditor Thomas H. Campbell. In 1849 he formed a partnership with Chas. S. Corneau, and purchased a drug store, which was carried on by the firm until 1860, and thereafter by Mr. Diller until 1898.

This drug store was one of Mr. Lincoln's favorite haunts, where politics were discussed and stories told. In 1898 Mr. Diller turned the business over to his son, Mr. Isaac R. Diller. The son has quite recently given it up and has become an agent of the New-York Life.

An important party measure was about to be voted on by the Fifty-First Congress, and the Republicans needed every vote. "Come at once," Speaker Reed telegraphed to Congressman Lansing of the Watertown (N. Y.) district. "Impossible," the Congressman wired back; "washout on line." Reed's reply to this was promptly wired, and was as follows: "Never mind little thing like that; buy another shirt and come on." —*The Hartford Times.*

THE PRAIRIE STATE.

ILLINOIS has an area of 58,354 square miles, of which 650 are water. The highest elevation above tidewater is 1,140 feet—in the northwestern portion—, the lowest is 342 feet—at Cairo. Except Louisiana it is the most level State in the Union. It has about 4,100 miles of navigable waterways, and a frontage of 110 miles on Lake Michigan. The general direction of the water-shed is to the southeast. The principal interior river is the Illinois, which traverses the State for 500 miles. Other rivers are the Rock, the Kaskaskia, the Sangamon, the Fox, the Vermillion, the Spoon, the Pecatonica, the Iroquois, the Embarras and the Little Wabash.

It is—or was—largely a prairie State. Pioneers had few forests to clear away, but found a fertile soil ready to their hands. The only lack was of timber for building purposes and for fuel. The climate varies from sub-tropical to temperate, with a mean average temperature of 50.65 degrees. The average rainfall is 38.3 inches. It is the first State in the Union in Agricultural products and in transportation facilities. Ninety per cent. of the State is susceptible of cultivation. The principal minerals are lead, salt, lime, coal and building stone. Illinois produces 25,000,000 tons of coal per year, a larger output than that of any other State except Pennsylvania. It is estimated that about two-thirds of the whole surface of the State is underlaid with coal. The corn crop of Illinois is larger than that of any other State except Iowa, and her oat crop is the largest of all. Her population in 1900 was 4,821,550, the largest of any State except New York and Pennsylvania.

Mrs. Wayback—"Such a man as you don't deserve to have a wife."

Mr. Wayback—"Exactly, M'ria. I've wondered for years what I have ever done to deserve this." —*Leslie's Weekly.*

(Continued from page 2 of cover.)

1858.—Joint debate on the slavery question by Lincoln and Douglas.

1861.—Illinois forces occupy Cairo; 21,000 stand of arms removed from St. Louis to Springfield; U. S. Grant tenders his services to the Federal Government and to Governor Yates; they are accepted by the latter. The State furnishes (1861-1865) 197,364 men for the Civil War.

1865.—Burial of President Lincoln at Springfield (May).

1868.—Corner-stone of new capitol laid. University of Illinois opened at Urbana.

1871.—Fire in Chicago burns over 2,124 acres; loss $200,000,000.

1874.—Lincoln monument dedicated at Oak Ridge, Springfield.

1879.—Militia law passed requiring the enrollment of all males, and the arming of 8,000; no other military organization to parade or drill without a license.

1879.—Board of Fish Commissioners and Bureau of Labor Statistics established.

1886.—Haymarket massacre by anarchists in Chicago.

1886.—Chicago University endowed with $1,600,000 in cash by John D. Rockefeller and a gift of land by Marshall Field. Mr. Rockefeller's subsequent gifts aggregate about six million dollars. The University opens (in 1892) with about 500 students.

1893.—World's Columbian Exposition in Chicago.

1894.—Railway strikes cause riots in Chicago; 2,000 cars destroyed; Federal troops sent there and martial law declared by President Cleveland.

1895.—Monument to Confederate dead dedicated at Oakwood Cemetery, Chicago.

1895.—State Board of Arbitration created.

1897.—Strike of coal miners affects all mines in the State.

1898.—Chicago daily papers suspend (July 25) on account of a strike; rioting at Virden and Pana (23 men killed) on account of coal miners' strike; martial law declared in disturbed district.

1899.—State appropriates $100,000 to rebuild Lincoln Monument.

1900.—Water from Lake Michigan turned into Chicago drainage canal.

Mother—"Tommy, a little bird tells me that you helped yourself to cake while I was out." Tommy (aside)—"I'll wring that parrot's neck."

LIFE INSURANCE ASPECTS.

WE clip the following paragraphs from the Toledo (O.) "Times." The "Times," as we have previously had occasion to notice, takes an intelligent and appreciative interest in the progress of Life Insurance:

The life insurance business of this country has become the great savings bank of the provident salaried man. Millions of dollars are collected annually from these sources, the contributors wisely realizing that only in this way can present benefits enjoyed by them and their families be continued as far into the future as human foresight can go. Fortunes may melt away, positions be lost, death intervene, but the great life insurance companies have arranged to co-operate with prudent individuals to soften the rigors of material disaster, no matter how or when they may fall.

Many of the most successful of these companies are on a mutual or practically mutual basis. They are all co-operative in the largest sense, and they present perhaps the best example to-day of the wise blending of individual energies into a collective enterprise. Life insurance business of the day is easily the best and purest materialization of the socialist's ideal. The policy-holder gives up his individual means to soften the blows of adversity, to soothe and sustain the declining years of others, in order that his own lot and that of those nearest and dearest to him may be similarly safeguarded.

Life insurance is a vast scheme of contribution for protection and distribution for need. The companies are merely trustees for their patrons. The more insured there are, the better the security. An approximately perfect social order will supervene when every man, woman and child shall have as little concern over the procuring of the means of living as the birds of the air and the beasts of the field. We have enough and to spare for thousands of years to come on this old globe of ours of food, shelter and comfort, if each of us is content with what he only actually needs. Universal insurance points an easy way for evolution to go from present conditions into this ideal state.

HOME OFFICE, NEW-YORK LIFE INSURANCE COMPANY,

346 & 348 BROADWAY, NEW YORK.

Lincoln

New York